

Commercial Vehicle Insurance

Our Commercial Vehicle Insurance Policy is designed for single vehicle contracts on a named driver basis only. We only cover Carriage of Insured's own goods.

Summary of Cover

Comprehensive

Cover as third party fire and theft plus damage to your vehicle. An excess applies.

Third Party Fire and Theft

Cover for liability to third parties (including passengers) in respect of compensation for injury or damage, legal costs and emergency treatment and for loss of or damage to your vehicle caused by fire, theft or attempted theft. An excess applies.

Features

- Screen based product
- Single vehicle annual contract
- Comprehensive and third party fire & theft cover available
- For vehicles up to 3.5 tonne GVW only (4 tonne for Electric Vehicles)
- Use – Social domestic and pleasure (with and without commuting) and carriage of own goods available
- Named drivers only
- Maximum vehicle value for Comprehensive is £50,000 (£75,000 for Electric Vehicles) and TPFT at £8,000
- Protected no claims bonus available, with additional premiums
- Full foreign use available upon request, with additional premiums
- Third party property damage is covered up to a maximum of £5,000,000

Features

Description	Comprehensive	Third Party Fire & Theft
Fire Excess	£150*	£150
Theft Access	£150*	£150
Malicious Damage Excess	£150*	No Cover
Vandalism Excess	£150*	No Cover
Accidental Damage Excess	£150*	No Cover
Windscreen Cover	Unlimited	No Cover
Windscreen Excess (replacement)	£115	Not applicable
Windscreen Excess (repair)	Nil	Not applicable

*For Tippers and Pick-Ups the excess is £300.

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